

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

IN RE: Austin J Daniel

*

Case No. 17-11842
Chapter 13

*

Debtor

*

DEBTOR'S AFFIDAVIT REQUESTING DISCHARGE

***IN JOINT FILINGS, A SEPARATE AFFIDAVIT MUST BE COMPLETED BY
EACH DEBTOR IN ORDER TO BE ELIGIBLE FOR A DISCHARGE***

The Chapter 13 Trustee has filed a notice of completion in my case and I am hereby requesting that the Court issue a discharge. I testify under penalty of perjury to the following: (Complete all sections and provide all required information.)

1. The following creditors hold a claim that is not discharged under 11 U.S.C. § 523 (a)(2) or (a)(4) or a claim that was reaffirmed under 11 U.S.C. § 524(c): (provide name, address, and telephone number of each such creditor)

none

2. I have not received a discharge in a Chapter 7, 11 or 12 bankruptcy case that was filed within 4 years prior to the filing of this Chapter 13 Bankruptcy.
3. I have not received a discharge in another Chapter 13 bankruptcy case that was filed within 2 years prior to the filing of this Chapter 13 bankruptcy.
4. A. _____ I did not have, either at the time of filing this bankruptcy or at the present time, equity in excess of \$125,000 if the case was filed before April 1, 2007, or \$136,875 if the case was filed on or after April 1, 2007 and before April 1, 2010, or \$146,450 for a case filed on or after April 1, 2010 and before April 1, 2013, or \$155,675 if the case was filed on or after April 1, 2013 in the type of property described in 11 U.S.C. §522(p)(1) [generally the debtor's homestead].

B. There is not currently pending any proceeding in which I may be found guilty of a felony of the kind described in 11 U.S.C. § 522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. § 522(q)(1)(B).

5. COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT PURSUANT TO 11 U.S.C. § 1328(g)(1)

[Complete one of the following statements]

I, Austin J Daniel, the debtor in the above-styled
(printed name of debtor)
case hereby certify that on 5/22/2017 I completed an instructional
(date)
course in personal financial management provided by Allen Credit and Debt Counseling Agency,
(Name of Provider)
by an approved personal financial management instruction provider.

Official Form 23 was filed previously with the court; OR

A document attesting to my completion of the personal financial management instruction course is attached.

I, Austin J Daniel, the debtor in the above-styled
(printed name of debtor)
case, hereby certify that no personal financial management course is required
because: [check the appropriate box.]

- I am incapacitated or disabled, as defined in 11 U.S.C. § 109(h)(4);
- I am on active military duty in a military combat zone; or
- I reside in a district in which the United States Trustee has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.
- CERTIFICATION REGARDING DOMESTIC SUPPORT OBLIGATIONS PURSUANT TO 11 U.S.C. § 1328(a)

[Complete one of the following statements]

I, Austin J Daniel, the debtor in the above-styled case,
(printed name of debtor)
hereby certify that I am not currently required, nor at any time during the period of this
bankruptcy have I been required, by a judicial or administrative order, or by statute, to pay a
domestic support obligation.

I, _____, the debtor in the above-styled
(printed name of debtor)
case am required by judicial or administrative order, or by statute, to pay a domestic support
obligation as defined in 11 U.S.C. § 101(14A). (This refers to a debt owed to or recoverable
by a spouse, former spouse or child of the debtor or such child's parent, legal guardian or
responsible relative or a governmental unit in the nature of alimony, maintenance or
support.) The name and address of each holder of a domestic support obligation follows:

[check the appropriate box.]

I hereby certify that all amounts payable under such order or such statute that
are due on or before the date of this affidavit (including amounts due before the
petition was filed, but only to the extent provided for by the plan) have been paid;
or

I have executed, and the court has approved, a written waiver of discharge
pursuant to 11 U.S.C. § 1328(a).

My current address is:

The name and address of my most recent/current employer is:

I declare under penalty of perjury that all of the above statements are true and correct to the best of my knowledge, information, and belief, and that the Court may rely on the truth of each statement in determining whether to grant me a discharge in this case. I further understand that the court may revoke my discharge if such order of discharge was procured by fraud.

Signature of Debtor: /s/ Austin J. Daniel

Date: 5/13/2024

NOTICE OF OPPORTUNITY TO OBJECT

Any objections to the accuracy of this affidavit must be filed within fourteen (14) days of the date of service of this Affidavit. If no objection is filed, the Court will consider entering a discharge order in this case without further notice or hearing.

CERTIFICATE OF SERVICE

I hereby certify that on the 14th day of May, 2024 I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Debtor's Affidavit Requesting Discharge will be served electronically by the Court's CM/ECF system on the following:

Name of Trustee, Chapter 7/13

Brian Tucci

Name of Attorney

Michael Klima

Name of Attorney

I hereby further certify that on the 14th day of May, 2024 a copy of the Debtor's Affidavit Requesting Discharge was also mailed first class mail, postage prepaid to:

Name of Party

SEE ATTACHED MATRIX

Address of Party

City, State Zip

Name of Party

Address of Party

City, State Zip

Name of Party
Address of Party
City, State Zip

Signature /S/ Daniel M Press
[Type or print your name]

NOTE: The Certificate of Service must comply with Local Bankruptcy Rule 7005-2(2).

Certificate Number: 06531-MD-DE-029289740
Bankruptcy Case Number: 17-11842



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 22, 2017, at 12:45 o'clock AM CDT, Austin J Daniel completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: May 22, 2017 By: /s/Stephanie Kjetland

Name: Stephanie Kjetland

Title: Credit Counselor

Label Matrix for local noticing

0416-1

Case 17-11842

District of Maryland

Baltimore

Tue May 14 08:06:40 EDT 2024

Capital One Auto Finance, A Division of Capi
c/o Michael J. Klima, Jr.
8028 Ritchie Highway
Suite 300
Pasadena, MD 21122-1360

(p)ATLAS ACQUISITIONS LCC

492C CEDAR LANE SUITE 442

TEANECK NJ 07666-1713

Capital One Auto Finance

a division of Capital One, N.A.

P.O. Box 165028

Irving, TX 75016-5028

BG&E
PO Box 1475
Baltimore, MD 21203-1475

American InfoSource LP as agent for
Verizon
PO Box 248838
Oklahoma City, OK 73124-8838

(p)ANNE ARUNDEL COUNTY OFFICE OF LAW
ATTN MARGARET V DALL'ACQUA
2660 RIVA ROAD
4TH FLOOR
ANNAPOLIS MD 21401-7180

Capital One Auto Finance,
c/o Ascension Capital Group
P.O. Box 201347
Arlington, TX 76006-1347

Capital One Auto Finance, a division of Capi
AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City OK 73118-7901

Comcast
5801 Metro Dr
Baltimore, MD 21215-3204

Comenity Bank
PO Box 182120
Columbus, OH 43218-2120

(p)COMPTROLLER OF MARYLAND
BANKRUPTCY UNIT
301 W PRESTON ST ROOM 409
BALTIMORE MD 21201-2383

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

ERC
PO Box 23870
Jacksonville, FL 32241-3870

First Credit Services Inc
377 Hoes Ln Ste 300
Piscataway, NJ 08854-4138

GFC Lending, LLC
PO Box 29018
Phoenix, AZ 85038-9018

GO Financial
PO Box 53087
Phoenix, AZ 85072-3087

Golds Gym International
125 E John Carpenter Fwy Ste 1300
Irving, TX 75062-2366

Johns Hopkins University Clinical Practi
PO Box 64896
Baltimore, MD 21264-4896

LVNV Funding
PO Box 10584
Greenville, SC 29603-0584

LVNV Funding, LLC its successors and assigns
assignee of FNBM, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Midland Funding
8875 Aero Dr Ste 200
San Diego, CA 92123-2255

Midland Funding, LLC
Midland Credit Management, Inc. as
agent for Midland Funding, LLC
PO Box 2011
WARREN, MI 48090-2011

PEROUTKA, STEPHEN G
8028 RITCHIE HWY, STE 300
Pasadena, MD 21122-1360

Patient First
PO Box 758941
Baltimore, MD 21275-8941

Patient First c/o Receivables Management Sys
PO Box 8630
Richmond, VA 23226-0630

Quantum3 Group LLC as agent for
Comenity Capital Bank
PO Box 788
Kirkland, WA 98083-0788

Receivables Management
7206 HULL STREET RD SUITE 211
Richmond, VA 23235-5826

Richie Automotive
98 GEORGIA AVE NE
Glen Burnie, MD 21060-6829

Security Credit Services LLC
2653 W Oxford Loop
Oxford, MS 38655-5442

Southwest Credit
4120 International Pkwy
Carrolton, TX 75007-1958

(p) STATE OF MARYLAND CENTRAL COLLECTION UNIT
ATTN OFFICE OF THE ATTORNEY GENERAL
300 W PRESTON ST RM 407
BALTIMORE MD 21201-2309

State of Maryland DLLR
Division of Unemployment Insurance
1100 N. Eutaw Street, Room 401
Baltimore, MD 21201-2226

Synchrony Bank
PO Box 965064
Orlando, FL 32896-5064

(p) TEMPOE LLC DBA WHY NOT LEASE IT
ATTN BOB HOLWADEL
720 EAST PETE ROSE WAY SUITE 400
CINCINNATI OH 45202-3576

Tora Newell
30 Sandstone Ct. Apt. L
Annapolis, MD 21403-5728

Transworld Systems
PO Box 17205
Wilmington, DE 19850-7205

(p) US ATTORNEY'S OFFICE FOR THE DISTRICT OF M
36 S CHARLES STREET FOURTH FLOOR
BALTIMORE MD 21201-3020

US Dept of Education
PO Box 5609
Greenville TX 75403-5609

Verizon
500 Technology Dr
Weldon Spring, MO 63304-2225

West Creek Finance
PO Box 5518
Glen Allen, VA 23058-5518

Austin J Daniel
307 Maple Tree Drive
Apt 4A
Glen Burnie, MD 21060-8580

Brian A. Tucci
Brian A. Tucci, Chapter 13 Trustee
P.O. Box 1110
Millersville, MD 21108-4110

Daniel M. Press
Chung & Press, P .C.
6718 Whittier Ave., Ste. 200
McLean, VA 22101-4531

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4) .

Atlas Acquisitions LLC
Attn: Avi Schild
294 Union St
Hackensack, NJ 07601

Anne Arundel County, Maryland
Office of Law
2660 Riva Road, 4th Floor
Annapolis, MD 21401

(d)Atlas Acquisitions LLC
294 Union St.
Hackensack, NJ 07601

Comptroller of the Treasury
Compliance Division, Room 409
301 W. Preston Street
Baltimore, MD 21201

Discover
PO Box 15316
Wilmington, DE 19850

State Of Maryland CCU
300 W Preston St
Baltimore, MD 21201

Tempoe, LLC
1750 Elm St #1500
Manchester, NH 03104

US Attorney for the District of Maryland
36 S Charles St 4th Fl
Baltimore, MD 21201

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) CBCS	End of Label Matrix
INVALID ADDRESS PROVIDED	Mailable recipients 46
	Bypassed recipients 1
	Total 47